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July 24, 2018

Honorable Nancy Hershey Lord  
U.S. Bankruptcy Court, EDNY  
Conrad B. Duberstein Courthouse  
271-C Cadman Plaza East - Suite 1595  
Brooklyn, NY 11201-1800

**Re: Boysin Ralph Lorick and Cynthia Theresa Lorick**  
**Case No. 1-16-45645-nhl**  
**Property Address: 38 Utica Road, Edison, NJ 08820**

Dear Honorable Nancy Hershey Lord:

Pursuant to the July 19, 2018 hearing that was held, this letter is to inform of the amount necessary to bring the Debtors' loan current. The total amount to bring the loan current is \$1,729.30:

6/12/2018 Payment in the amount of \$864.65  
7/12/2018 Payment in the amount of \$864.65  
Total \$1,729.30

The Debtors' next payment will be due 8/12/2018 in the amount of \$864.65. If the Debtors' would like to receive payment statements they may call secured Creditor at 1-866-820-9199 Monday through Friday 7:00 a.m. through 9:00 p.m. or Saturday 8:00 a.m. through 3:00 p.m., Central Time.

Further, attached to this letter is the most recent payment history. The comments "System Adjustment" shows the money being advance from the suspense funds so that full payments can be applied.

If you have any questions, please do not hesitate to contact our office.

Very truly yours,  
WOODS OVIATT GILMAN LLP  
/s/ Aleksandra K. Fugate, Esq.  
Aleksandra K. Fugate, Esq.

Enclosure

Cc: Karamvir Dahiya, Esq.  
Norma E Ortiz, Esq.  
Boysin Ralph Lorick

Cynthia Theresa Lorick  
Nazar Khodorovsky  
Office of the United States Trustee

